

## ABSTRACT OF THE DISCLOSURE

A simple payment system and method for merchandise purchased by a mobile telephone terminal, in which an on-line shopping is executed without executing the complex operation of a PC and a payment for the purchased merchandise is simplified, is provided. When a mobile telephone terminal made access to a Web site for the on-line shopping, merchandise information is displayed on a displaying section of the mobile telephone terminal. When a user chose desiring merchandise based on the merchandise information displayed on the displaying section, a message, which instructs the user to insert a prepaid card or a debit card into a slot of the card reader and to input a password of the user to the mobile telephone terminal, is displayed on the displaying section. When the user inserted the prepaid card or the debit card and inputted the password, the information of the card and the password is transmitted to the server. The server confirms the information and authenticates the information. When the information was authenticated, the merchandise is delivered to the address registered beforehand from a delivery center by an instruction from the server. At the same time, the server subtracts the amount of the merchandise from the prepaid card or the bank account of the debit card.

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